

**Certificate of Notice Page 1 of 6**  
 United States Bankruptcy Court  
 District of Massachusetts

In re:  
 Nassim S. Aoude  
 Debtor

Case No. 19-40474-cjp  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0101-4

User: admin  
 Form ID: 309aauto

Page 1 of 3  
 Total Noticed: 82

Date Rcvd: Apr 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2019.

db +Nassim S. Aoude, 285 Boston Turnpike, Shrewsbury, MA 01545-2635  
 smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564  
 20296994 +Aflac, 1932 Wynnnton Road, Columbus, GA 31999-0002  
 20296995 +Aldous & Associates, PO Box 171374, Holladay, UT 84117-1374  
 20296996 +Allied Account Services Inc., 422 Bedford Avenue, Bellmore, NY 11710-3564  
 20296997 +American Coradius International LLC, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244  
 20296999 +Anytime Fitness, c/o ABC Financial, PO Box 6800, North Little Rock, AR 72124-6800  
 20297000 +Autism Intervention Specialists, LLC, 324 Grove Street, Worcester, MA 01605-3936  
 20297002 +Baker, Braverman & Barbadoro, PC, 300 Crown Colony Drive, Ste 500, Quincy, MA 02169-0904  
 20297005 +Behavioral Concepts Inc., Dr. Jeffrey R. Robinson, 5 Cedar Ridge Lane, Mansfield, MA 02048-3284  
 20297016 +CPI, 10850 W. Park Place, Ste 600, Milwaukee, WI 53224-3640  
 20297014 City of Worcester, Attn: Sandra J. Flynn, Treasurer, City Hall, Rm 203, Worcester, MA 01608  
 20297015 +Clayton and Myrick, PLLC, PO Box 292, Durham, NC 27702-0292  
 20297018 +Crunch Fitness - Worcester, 40 Millbrook Street, Worcester, MA 01606-2836  
 20297021 +Eaglestar Security, Inc., PO Box 1350, Douglas, MA 01516-1350  
 20297022 +Eversource, PO Box 56007, Boston, MA 02205-6007  
 20297023 +Financial Pacific Leasing, 3455 S. 344th Way, Ste 300, Federal Way, WA 98001-9546  
 20297025 +George A. Hewett, Esq., Davis, Malm & D'Agostine, PC, One Boston Place, Boston, MA 02108-4407  
 20297026 +Harleysville Worcester Ins. Co., 120 Front Street, Worcester, MA 01608-1408  
 20297027 +Hernando Romero MD, 30 Edward Street, Worcester, MA 01605-2946  
 20297029 +Internal Credit Systems, Inc., PO Box 52088, Durham, NC 27717-2088  
 20297031 +Jackson Lewis, PC, PO Box 416019, Boston, MA 02241-6019  
 20297032 +Law Office of Davis & Grenier, 300 West Main Street A-1, Northborough, MA 01532-2132  
 20297033 +Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116-3350  
 20297034 +MA DOR, Tax Division, 200 Arlington Street, Rm 4300, Chelsea, MA 02150-2331  
 20297035 +MA DUA, Charles F. Hurley Building, 19 Staniford Street, Boston, MA 02114-2502  
 20297038 +MRS Associates of New Jersey, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 20297036 +Matthew A. Porter, Esq., Jackson Lewis, P.C., 75 Park Plaza, 4th Floor, Boston, MA 02116-3934  
 20297037 +Mercantile, 165 Lawrence Bell Drive, Suite 100, Williamsville, NY 14221-7900  
 20297263 +Nassim S. Aoude, 17 Bluegrass Lane, Shrewsbury, MA 01545-4263  
 20297039 +National Grid, PO Box 960, Northborough, MA 01532-0960  
 20297040 +Nationwide, Processing Center, PO Box 37712, Philadelphia, PA 19101-5012  
 20297041 +Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943  
 20297042 +P. Pellegrino Trucking Co., Inc., PO Box 511, Shrewsbury, MA 01545-0511  
 20297043 +Patrick J. Dolan, Esq., Cornell Dolan, PC, One International Place, Ste 1400, Boston, MA 02110-2619  
 20297044 +PayPal, Inc., 221 North First Street, San Jose, CA 95113  
 20297045 +Pearson, 5601 Green Valley Drive, Bloomington, MN 55437-1187  
 20297046 +Peter J. Duffy, Esq., Pollack Solomon Duffy LLP, 101 Huntington Avenue, Ste 530, Boston, MA 02199-7728  
 20297048 +QBS, Inc., 49 Plain Street, Ste 200, North Attleboro, MA 02760-4193  
 20297049 +Receivable Management Services, Recovery Division LLC, PO Box 361348, Columbus, OH 43236-1348  
 20297050 +Regus Management Group LLC, 15305 Dallas Parkway, Suite 1400, Addison, TX 75001-6773  
 20297051 +Robert L. Pyles, M.D., 367 Worcester Street, Wellesley Hills, MA 02481-5346  
 20297052 +Rose Insurance Agency LLC, 418 Insurance Agency LLC, Derby, CT 06418  
 20297055 +Thomas J. Hamel, Esq., Courtney, Lee & Hamel P.C., 31 Wendell Avenue, Pittsfield, MA 01201-6310  
 20297056 +Travelers, PO Box 26385, Richmond, VA 23260-6385  
 20297057 +Travelers Direct Assignment, c/o Windham Professionals, Inc., 382 Main Street, Salem, NH 03079-2412  
 20297061 +US Small Business Administration, 2120 Riverfront Drive, Ste 100, Attn: Veronica Kirtley, Little Rock, AR 72202-1794  
 20297060 +US Small Business Administration, 409 3rd Street, SW, Wahington, DC 20418-0001  
 20297058 +United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501  
 20297059 +UnitedHealthcare, Attn: Recovery Services, PO Box 740804, Atlanta, GA 30374-0804  
 20297064 +W.B. Mason Co., Inc., 59 Centre Street, Brockton, MA 02301-4075  
 20297066 +WebsterFive, 10 A Street, Auburn, MA 01501-2102  
 20297068 +Windstream, PO Box 78364, Atlanta, GA 30357-2364

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty +EDI: QDMNICKLESS.COM Apr 02 2019 05:23:00 David M. Nickless, Nickless, Phillips and O'Connor, 625 Main Street, Fitchburg, MA 01420-3496

tr +EDI: BJRGOLDSMITH.COM Apr 02 2019 05:23:00 Jonathan R. Goldsmith, Goldsmith, Katz & Argenio, P.C., 1350 Main Street, Suite 1505, Springfield, MA 01103-1664

smg +E-mail/Text: duabankruptcy@detma.org Apr 02 2019 01:29:21 CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502

District/off: 0101-4

User: admin  
Form ID: 309aauto

Page 2 of 3  
Total Noticed: 82

Date Rcvd: Apr 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

ust +E-mail/Text: USTPRegion01.WO.ECF@usdoj.gov Apr 02 2019 01:29:16 Richard King,  
Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361  
20296998 +EDI: AMEREXPR.COM Apr 02 2019 05:23:00 Amex, PO Box 297871,  
Fort Laudersale, FL 33329-7871  
20297001 +E-mail/Text: r.morales@avidiaabank.com Apr 02 2019 01:29:17 Avidia Bank, 42 Main Street,  
Hudson, MA 01749-2183  
20297003 EDI: BANKAMER.COM Apr 02 2019 05:23:00 Bank of America, PO Box 982238,  
El Paso, TX 79998  
20297007 +E-mail/Text: robyn.schwartz@bcbsma.com Apr 02 2019 01:29:29 Blue Cross Blue Shield of MA,  
1 Enterprise Drive, Quincy, MA 02171  
20297004 +EDI: TSYS2.COM Apr 02 2019 05:23:00 Barclays Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803  
20297006 +E-mail/Text: bankruptcies@berkshirebank.com Apr 02 2019 01:29:37 Berkshire Bank,  
PO Box 1308, Pittsfield, MA 01202-1308  
20297009 EDI: CAPITALONE.COM Apr 02 2019 05:23:00 Capital One, 15000 Capital One Drive,  
Richmond, VA 23238  
20297008 +E-mail/Text: cms-bk@cms-collect.com Apr 02 2019 01:29:15 Capital Management Services, LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
20297010 +E-mail/Text: bankruptcy@cavps.com Apr 02 2019 01:29:24 Cavalry, PO Box 520,  
Valhalla, NY 10595-0520  
20297011 +E-mail/Text: dl-csgbankruptcy@charter.com Apr 02 2019 01:29:42 Charter Communications,  
PO Box 60187, Los Angeles, CA 90060-0187  
20297012 +EDI: CHASE.COM Apr 02 2019 05:23:00 Chase Card Services, P.O. Box 15298,  
Wilmington, Delaware 19850-5298  
20297013 +EDI: CITICORP.COM Apr 02 2019 05:23:00 Citibank, NA/AAAdvantage, PO Box 6500,  
Sioux Falls, SD 57117-6500  
20297017 +EDI: CCS.COM Apr 02 2019 05:23:00 Credit Collection Services, 725 Canton Street,  
Norwood, MA 02062-2679  
20297019 +EDI: NAVIENTFKASMDOE.COM Apr 02 2019 05:23:00 Dept. of Education/Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
20297020 +EDI: DIRECTV.COM Apr 02 2019 05:23:00 DirecTV, PO Box 5007, Carol Stream, IL 60197-5007  
20297024 +EDI: FSAE.COM Apr 02 2019 05:23:00 FirstSource Advantage, LLC, 205 Bryant Woods South,  
Amherst, NY 14228-3609  
20297028 +EDI: IIC9.COM Apr 02 2019 05:23:00 IC System, 444 Highway 96 East, PO Box 64378,  
St. Paul, MN 55164-0378  
20297030 EDI: IRS.COM Apr 02 2019 05:23:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, Pennsylvania 19101-7346  
20297047 +E-mail/Text: bankruptcy@pb.com Apr 02 2019 01:29:33 Pitney Bowes, 2225 American Drive,  
Neenah, WI 54956-1005  
20297053 +E-mail/Text: dl-csgbankruptcy@charter.com Apr 02 2019 01:29:42 Spectrum,  
4145 S. Falkenburg Road, Riverview, FL 33578-8652  
20297054 EDI: TDBANKNORTH.COM Apr 02 2019 05:23:00 TD Bank, PO Box 1377, Lewiston, ME 04243  
20297063 +EDI: VERIZONCOMB.COM Apr 02 2019 05:23:00 Verizon, PO Box 650584, Dallas, TX 75265-0584  
20297062 +EDI: VERIZONCOMB.COM Apr 02 2019 05:23:00 Verizon, 2401 Mall Drive,  
North Charleston, SC 29406-6516  
20297065 +E-mail/Text: seinhorn@ars-llc.biz Apr 02 2019 01:29:36 Walden University,  
c/o Ability Recovery Services LLC, PO Box 4262, Scranton, PA 18505-6262  
20297067 +EDI: WFFC.COM Apr 02 2019 05:23:00 Wells Fargo Bank, NA, PO Box 14517,  
Des Moines, IA 50306-3517

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0101-4

User: admin  
Form ID: 309aauto

Page 3 of 3  
Total Noticed: 82

Date Rcvd: Apr 01, 2019

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2019 at the address(es) listed below:

David M. Nickless on behalf of Debtor Nassim S. Aoude dnickless@npolegal.com  
Jonathan R. Goldsmith trustee@docs1@gkalawfirm.com,  
trustee@docs@gkalawfirm.com;rvolpe@gkalawfirm.com;intern@gkalawfirm.com;MA43@ecfcbis.com;mwolohan@gkalawfirm.com  
Richard King USTPRegion01.WO.ECF@USDOJ.GOV

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Nassim S. Aoude</b>	Social Security number or ITIN	<b>xxx-xx-1787</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>District of Massachusetts</b>	Date case filed for chapter	<b>7 3/26/19</b>
Case number:	<b>19-40474</b>		

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

**To protect your rights, you may wish to consult an attorney.** All documents filed in the case may be inspected through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nassim S. Aoude	
2. All other names used in the last 8 years		
3. Address	285 Boston Turnpike Shrewsbury, MA 01545	
4. Debtor's attorney Name and address	David M. Nickless Nickless, Phillips and O'Connor 625 Main Street Fitchburg, MA 01420	Contact phone (978) 342-4590 Email: <a href="mailto:dnickless@npolegal.com">dnickless@npolegal.com</a>
5. Bankruptcy trustee Name and address	Jonathan R. Goldsmith Goldsmith, Katz & Argenio, P.C. 1350 Main Street Suite 1505 Springfield, MA 01103	Contact phone 413-747-0700 Email: <a href="mailto:trusteedocs1@qkalawfirm.com">trusteedocs1@qkalawfirm.com</a>

For more information, see page 2&gt;

Debtor **Nassim S. Aoude**

Case number **19-40474 -cjp**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>U. S. Bankruptcy Court 595 Main Street Worcester, MA 01608</p>	<p>Hours open: Monday–Friday 8:30am–5:00pm</p> <p>Contact phone 508–770–8900</p> <p>Date: 4/1/19</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>May 1, 2019 at 11:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>Worcester U.S. Trustee Office, 446 Main Street, 1st Floor, Worcester, MA 01608</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>Papers and any required fee must be received by the bankruptcy clerk's office <b>no later than 4:30 PM (Eastern Time)</b> by the deadlines listed.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: 7/1/19</b></p> <p><b>Filing deadline:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>	
<p><b>10. Deadline to file §503(b)(9) requests:</b></p>	<p>Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the Bankruptcy Clerk's office.</p> <p><b>Filing deadline:</b> 60 days from the first date set for the meeting of creditors</p>	
<p><b>11. Proof of claim</b></p>	<p>For holder(s) of a claim secured by a security interest in the debtor's principal residence, pursuant to Rule 3002(c)7(A):</p> <p><b>Filing deadline:</b> 70 days from the Filing Date of the Petition</p> <hr/> <p>For creditors other than those holding a <i>Claim Secured by a Security Interest in the Debtor's Principal Residence</i>: A date has not been set yet. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	

Debtor **Nassim S. Aoude**

Case number **19-40474 -cjp**

<b>12. Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2),(4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on line 9 of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
<b>13. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>14. Financial Management Training Program Deadline for the Debtor</b>	<b>Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors.</b> The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at <a href="http://www.mab.uscourts.gov">www.mab.uscourts.gov</a> .
<b>15. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>16. Abandonment of Estate Property</b>	Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. §554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within fourteen (14) days from the date first scheduled for the meeting of creditors.